



The Y in Central Maryland

**FOR YOUTH DEVELOPMENT™
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**



Member Handbook

YMARYLAND.ORG

MEMBER HANDBOOK

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MISSION STATEMENT

The Y is a charitable organization in Central Maryland dedicated to developing the full potential of every individual through programs that build a healthy spirit, mind and body for all.

CHARACTER DEVELOPMENT

No matter where or how you encounter the Y — whether you or your child come to exercise your brain or your brawn, workout or hangout, make a new intellectual connection or meet a new friend — whether you encounter us at a Y Center or at any of our Youth Development programs, you will encounter a Y team and charitable mission that is values-based and focused on character development. Our long-standing core values of caring, honesty, respect, and responsibility run through all we do. They are fundamental to what we expect of ourselves, what our associates are trained to model and teach, and what we hope our members and participants will reflect as well.

COMMUNITY LEADERSHIP BOARDS

The Y is dedicated to facilitating deep community engagement to help build strong communities. One of the primary ways we accomplish this is through our Community Leadership Boards made up of volunteers from each community served. Community Leadership Board member involvement is fundamental to our ability to provide much-needed financial aid and support for those in Y communities who otherwise cannot afford Y services and programs. Community Leadership Board members plan various fundraising activities to support our “Y Campaign For A Better Us” and undertake a variety of volunteer activities which advance the Y mission. We invite your active participation. Those interested in serving on the Community Leadership Board for their community are encouraged to contact Debra Einstein at debraeinstein@ymaryland.org.

Y CAMPAIGN FOR A BETTER US

Fundamental to our mission is the idea and practice of inclusion for all regardless of race, religion, gender, age or economic circumstance. That’s what the “Y Campaign For a Better Us” is all about—raising funds so that Y programs and services remain accessible to those who can’t otherwise afford them. The end result strengthens our whole community. Throughout the year, you will be asked to consider contributing. Any amount helps. Thank you in advance for your consideration and support.

OPEN TO ALL

Y in Central Maryland membership is available to all individuals and families regardless of race, religion, gender, age, or economic circumstance.

OPEN DOORS—Financial Assistance

Fundamental to our mission is the idea and practice of inclusion for all, regardless of economic circumstance. That's why we work hard to raise the funds needed to provide financial assistance for those who can't otherwise afford our programs and services. Please give if you can. Ask for help if you need it. Open Doors applications are available at ymaryland.org and at the Welcome Center. For more information, please contact the Member Services at your local Y center.

SUGGESTIONS AND COMMENTS

We are 100% dedicated to providing a superior membership experience for you and realize that starts with good listening. Please share your comments, ideas and concerns. Knowing them is the only way we can truly deliver the kind of experience you expect and deserve. Comment cards are available throughout the center for your use and we are always available to talk to as well. Please help us be the best we can be!

HOLIDAYS

Holiday closings vary. Please go to ymaryland.org to view the holiday schedule for your Center.

INCLEMENT WEATHER

At the Y, service to members is priority. However, in the event of inclement weather where we cannot provide our services in a safe manner, class cancellations and closings may occur.

All unplanned closings, delays and cancellation announcements will be made via our text alert system. We strongly recommend that all Y members sign up for text alerts. You can sign up for alerts that impact an entire Center or a specific program. Set your alert preferences at ymaryland.org/ymdalerts.

These announcements will also be posted on your Y's Facebook page.

ANNUAL MAINTENANCE

All Y Centers set aside a period of time, usually at the end of August, for annual preventive maintenance, cleaning, pool draining and revitalization. We will post the availability of program areas during this maintenance period.



SAFETY AT THE Y

We have taken many precautions to provide for your safety while you participate in activities at the Y. Because many of the activities at the Y involve physical exercise, it is strongly recommended that all adults 18 and over consult their physician prior to beginning or continuing an exercise program or activity at the Y. Please follow proper hygiene and common sense safety habits while at the Y. Safety regulations have been posted in several locations throughout the center. Please adhere to these rules and notify a Y associate if you have a safety concern. Please report any incidents or injuries to the Director or Manager on duty.

GUEST POLICY

As a membership-based organization that serves its community, the Y supports members who are encouraging a friend to join or inviting a friend for a visit. All centers have Guest Hours and may restrict guest usage to ensure the safety and comfort of our current members. We highly encourage members to contact the Y prior to visiting with a guest to ask about guest restrictions due to demand on the facility.

- One complimentary visit per person, per year (Jan 1—Dec 31) when accompanied by a current member
- Additional visit (or visits without accompany by a current member) \$10 per person, per visit

NATIONWIDE MEMBERSHIP

When you join the Y, you become part of a national movement of 18.1 million members in more than 2,400 Ys. Because each Y is autonomous, not-for-profit, and not a franchise, local policies vary on the use of equipment, facilities and services by visiting Y members. If you plan to visit another Y, outside of Central Maryland, please call that Y regarding visiting member policies. General guidelines for Y Members outside of the Y in Central Maryland:

- Guest must maintain a majority of their visits (in a month) at their hometown Y.
- No additional charges for visit.
- Use of facilities, services, and equipment are included; however, discounts on programs and services may vary.
- All Y in Central Maryland locations are part of one association; therefore, a visit to one location counts as a visit to all Central Maryland locations.

MEMBERSHIP TYPES

INDIVIDUAL: any person age 13-26

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SENIOR ADULT: any person age 65 and older

FAMILY: up to four adults plus all dependent children age 26 and under residing at the same address.

TWO PERSON HOUSEHOLD: any two people, at least one age 18 or older, residing at the same address
SENIOR FAMILY: two adults, at least one age 65 or older, and all dependent children age 26 and under, residing at the same address.

We reserve the right to request proof of dependent children by way of 1040 tax forms or other means when signing up for membership or adding new family members to your membership.

MEMBERSHIP POLICIES

Y in Central Maryland joining fees and membership fees are established by the Association Board of Directors based on a 51-week period (one week is devoted to major maintenance and repairs).

Association-wide memberships gives access to all Y in Central Maryland Centers. Some centers offer center-specific memberships which are valid only at that one center. A one-time joining fee is due at the time of sign-up for new members (excludes individual memberships for ages 13-24). "New" is defined as not having a Y membership in the last 30 days. All joining fees and membership fees are non-refundable and non-transferable.

Membership is continuous. Membership fees are paid by either a 12-month advance payment or automatic monthly draft by paying the stated fee via your bank checking or savings account or credit card, if applicable. Rates are subject to change. A 30-day notice will always be sent by mail notifying you of any rate changes.

A charge of \$25.00 will be assessed for any electronic draft or check not honored by a member's bank due to insufficient funds or closed accounts. If an electronic withdraw is not honored, the member will be required to pay the past month's dues and a \$25.00 service charge in cash, charge or certified check.

All members are required to show or scan a valid membership card or photo ID when entering the center.

TERMINATION OF MEMBERSHIP

We hate to see any members go, and work hard to maintain your trust, but if you decide to leave, here is the policy:

Members who choose to pay their membership fees via monthly bank draft are on a continuous membership plan. This membership will remain in effect until you initiate its termination by filling out a Y in Central Maryland membership cancellation form. Cancellations must be done 30 days in advance of the date your payment is deducted. Failure to do so will result in that month's dues being drafted.

Memberships paid via annual payments expire after the end of the one-year contract with the option to renew at that time.

Joining fees and membership fees are non-refundable and non-transferrable.

The Y in Central Maryland reserves the right to terminate or revoke membership in cases of misconduct or policy violations.

REINSTATEMENT OF MEMBERSHIP

Expired memberships may be reinstated within 30 days of expiration without repaying the joining fee. Those individuals who wish to reinstate their membership after the 30-day grace period will be required to repay the joining fee.

MEMBERSHIP CARDS

All members must present a valid card upon entry into the center. To ensure a prompt and convenient entry into Y Centers, each member is given a membership card. Members may also use "The Y in Central Maryland" app (available in the Google Play or iTunes store) for entry. There is a \$5.00 replacement fee for lost or stolen cards.

ACTIVITY SCHEDULES

Activity and program schedules are posted throughout the center. Occasionally, the schedule will change to accommodate special events and activities designed to serve the changing desires and needs of our community.

Online activity schedules are also available at ymaryland.org. Members may also access activity schedules via "The Y in Central Maryland" app.

PROGRAM REGISTRATION

The Y in Central Maryland offers a variety of programs throughout the year. Many programs are included in your membership and other programs are an additional charge.

To register for programs online, go to ymaryland.org/register. You may also register in person at any Y Center. Payment is due in full at the time of registration.

Y members have the flexibility and convenience of registering for any available fee-based program up to six months in advance of the program start date. Registration is on a first-come, first-serve basis.

Credit card or EFT payment is required for online registrations; otherwise, payments can be made by cash, check, charge or money order. Please make checks payable to the Y in Central Maryland. A charge of \$25.00 will be assessed for any check or EFT not honored by a member's bank due to insufficient funds or closed accounts.

CLASS CREDIT POLICY:

If a fee-based class is cancelled by the Y, a proportionate credit will be applied to your Y account. Please see additional policy information on page 18.

PROGRAM AREA GUIDELINES

Guidelines and rules are posted in program areas to assist members in enjoying activities in a safe environment. Members are required to follow the instruction of the Y associate(s) in all areas.

PLAYGROUND (where available)

- Children ages 9 and younger must be accompanied and supervised by an adult at all times, unless otherwise specified.
- Members and guests are required to follow posted playground rules.
- Y program participants have priority for playground use.
- Playground may be closed at any time for Y sponsored activities and programs (i.e. summer camp).

CLIMBING WALL (where available)

- Climbing begins with approval of Y associate belayer, and Y belayer must spot all climbers.
- All climbers must use properly fitted Y in Central Maryland equipment and must wear sneakers or climbing shoes.
- All climbers under 18 must have a legal guardian sign the climbing waiver. Legal guardians of children 10 and under must remain in the observation area during the child's use of climbing wall.
- Climbers age 17 and under need to wear a helmet and meet equipment weight guidelines.
- Climbers are required to sign a waiver prior to climbing.
- Only belayers and people climbing are permitted on the mat area.
- No food or drink permitted in the climbing area.
- Belay associates have the authority to refuse climbing privileges to anyone based on misconduct.

WELLNESS CENTER

- The Wellness Center is open to all members and guests who are ages 8 and older, at least 52" tall, and meet all listed requirements.
- Members ages 8-15 are permitted to use the cardio equipment provided they have successfully completed Kids Cardio (indicated by a yellow wrist band), are directly supervised by a parent/guardian and properly fit the cardio equipment with the following guidelines:
 - Treadmill and Rower 52"
 - Keiser Bikes (Group Exercise) 59"

All Other Cardio Equipment 58"

- Members ages 13-15 must take the Teen Quest Training in order to use strength equipment (not including free weights). Once successfully completed (indicated by a blue wrist band), parent supervision is no longer required.
- Teens age 16 and up are permitted to use the Wellness Center without restriction. This includes use of free weight equipment.
- Gym bags, coats and other large personal belongings are not permitted in the Wellness Center. Please store belongings in locker rooms, token lockers or lockers outside the Wellness Center.
- Members are not permitted to bring personal fitness equipment for use in a Y Center. This includes accessories such as barbells and battle ropes.
- Appropriate clothing including shoes and shirts must be worn (see Dress policy on page 17).
- Food and beverages, other than water, are not permitted in the Wellness Center.
- Please extend courtesy to others who are using the "circuit" style of weight training by not resting on equipment between sets.
- For the health of all, members are asked to please wipe down machines using the provided wipes after use.
- If using your phone in the wellness center, photos or videos of other members without their consent is prohibited. Please pay attention to surroundings while on your phones.

STAY & PLAY

Stay & Play is a complimentary service provided for children age six weeks to 10 years who are part of a family membership.

Stay & Play is available for family members only while parents are participating in activities within the center. Parents are permitted to leave their child(ren) with Stay & Play associates for a maximum period of 1 1/2 hours. With your child's safety in mind, the following Stay & Play drop-off and pick-up policy must be adhered to:

- Membership card will be required when using Stay & Play
- Parents must sign-in children when dropping them off
- All children will receive a name tag
- Parents must sign-out children when picking them up

For safety precautions, children will not be released to other parents, members, siblings, friends, or family members. We will work hard to sign you in and out in a timely manner. If you use Stay & Play during peak hours, please plan your arrival time accordingly so you are not inconvenienced.

GENERAL POOL POLICIES

- The lifeguard is the final authority in the pool area.
- Proper swim suits/shirts/rashguards are required for use of the pool.
- Bathers of any age will be asked to take a swim test in order to swim in the pool. Refer to swim test guidelines on pages 12-13.
- No running or excessive horseplay.
- Diving is allowed in designated areas only.
- Bathers not toilet trained must wear a swim diaper and/or rubber pants with a swim diaper.
- No food or glass containers allowed on deck.
- Kickboards, barbells, float packs and pool buoys are to be used only for lap swim, adult exercise and instructional swim.
- Only Coast Guard approved flotation devices are allowed in the pool area.
- Children ages 9 and under are not permitted in the pool area without parental supervision on deck. Children 7 and under must have a parent actively engaged with them in the pool.
- Inappropriate behavior or foul language may result in dismissal from the pool area and/or the Y.

ALL POLICIES ARE AT THE DISCRETION OF THE LIFEGUARD/SWIM DIRECTOR.

LAP SWIMMING

- Lap swimming is available for ALL members regardless of age, provided the member engages in continuous lap swimming.
- A maximum number of 5 swimmers are permitted in each lane during lap swimming.
- Please always circle swim when 3 or more swimmers are in a lane.
- Please swim in the appropriate lane, according to the posted speed.
- Allow a faster swimmer to pass. Passing always occurs to the left of the swimmer at the end walls.
- Please do not stand at the ends of the pool for extended periods of time.
- Always let swimmers in your lane know when you are entering the water.
- Swimmers are encouraged to please contribute to an atmosphere of cooperation and courtesy.
- Use of a snorkel and mask requires written medical certification and must be approved by the Swim Director.

SWIM PROGRAM POLICIES

- Parents are encouraged to observe classes from designated areas and are required to be onsite during the entire time.
- No one may observe classes on the edge of the pool.
- Other than the parent/child classes' parents are not allowed in the pool during their child's class (unless approved by the Swim Director).
- If children are under the age of 10 the parents must remain on site.
- Participants may be removed for discipline or safety reasons.
- In order to add a smooth transition from program to program all participants must exit the pool when their program has concluded.
- All instructors must be Y associates or Y approved volunteers.

All participants enrolled in lessons must be registered and approved by the Y prior to the 1st class.

SWIM TESTING POLICY

Passing *(All of the following must be met in order to pass the shallow water swim test)*

- The water is at or below arm pit level and...
- The individual can stand with both feet flat on the bottom of the pool and...
- The individual can right themselves after they have leaned backwards lifting both feet off the bottom of the pool and coming back to a standing position with feet flat on the bottom of the pool.

Not Passing *(Any of the following will result in not passing the shallow water test)*

- The water is above arm pit level
- The individual can't stand with both feet flat
- The individual can't right themselves returning both feet to the bottom of the pool after leaning backwards

If you do not pass the shallow water test, you can still get in the water provided you wear a coast guard approved life vest and have a parent within arm's reach.



DEEP WATER TEST

This test needs to be completed on anyone under the age of 17 wishing to swim in water above their arm pit level.

Directions

- Swim one length (25 yards) using any stroke without stopping and without swimming entirely under the surface
- Tread water for 1 minute without touching any surface (walls, stairs, lane lines, etc)
- Jump in the water with both feet and allow water to go above their head
- Perform back float

Passing *(All of the following must be met in order to pass the deep water swim test)*

- Swim 25 yards without stopping at any point and...
- Can tread water for 1 minute without touching any surfaces and...
- Water is above the head as you jump in the deep end and...
- Able to perform a back float.

Failing *(Any of the following will result in not passing the deep water test)*

- Unable to swim 25 yards, stopped and started again, or touched the wall
- Unable to tread water for 1 minute, touched the wall, steps, lane lines, etc while testing
- Unable to jump in the water with both feet and go under the surface of the water
- Unable to perform a back float

GYMNASIUM RULES

- Please consult a current gym schedule for open and family gym times and program times. Open basketball is for basketball only. Open gym is for various open plays. Adult open times are for members ages 18 and over only. Use is on a first-come, first-serve basis. We ask members to please be sensitive to others when using open gym times and try to accommodate everyone.
- Only non-marking athletic shoes are permitted in the gym.
- Food and beverages (other than water) are not permitted in the gym.
- Only Y associates are permitted to adjust the basket height.
- Gym bags, coats and other large personal belongings are not permitted in the gym. Please lock them in a locker.
- Rough play, throwing balls at windows, and offensive language will not be tolerated.
- Members are expected to self monitor their behavior at all times in the gym. Y associates and managers on duty will help in the regulation of behavior during all open times while class instructors will monitor the behavior of their class participants.

Any unruly behavior or profanity is grounds for immediate removal from the building as well as reason to close the gym. We humbly ask your assistance in monitoring your own behavior as well as your guests.

- There is NO OPEN PLAY when classes are taking place in the gym. Although a hoop may appear to be unoccupied, the side of the gymnasium where the class is taking place is closed.
- During open gym, no full court basketball games are permitted unless otherwise specified.

GUIDELINES FOR YOUTH

Care and safety of children using the Y is a priority.

Accordingly, several guidelines have been established to provide children with a safe and nurturing environment.

- Children ages 7 and over must use gender-specific locker rooms.
- Children ages 7 and under must be with a parent at all times when in the facility (unless in Stay & Play).
- Children age 8-9 must be accompanied by an adult at all times unless they are in an area that is supervised by a Y associate.
- Youth ages 10-12 are allowed to participate in the following areas:
 - open swim (swim test required)
 - game/activity room
 - open gym
 - instructional programs

However, a parent/guardian must remain in the center at all times except when the child is in a structured program.

- Youth ages 13-15 are allowed to participate in the following areas:
 - open swim (swim test required)
 - game/activity room
 - open gym
- Youth ages 8-15 may use the cardio equipment if they have successfully completed Kids Cardio (indicated by a yellow wrist band), are directly supervised by a parent and properly fit the equipment. Youth ages 11-15 may use strength training machines in the Wellness Center upon completion of the Teen Quest Training program. Once successfully completed, parent supervision is no longer required (indicated by a blue wrist band).
- Teens age 16-17 are permitted to use the center without restriction. This includes the use of free weight equipment.



- Please see Pool Guidelines on pages 11-13 for youth policies within the pool area.

BEHAVIOR POLICY

The Y in Central Maryland is committed to providing a safe and welcoming environment for all members and guests.

To promote safety and comfort for all, we ask individuals to act appropriately at all times when they are in our centers or participating in our programs.

We expect persons using Y services to behave in a mature and responsible way, and to respect the rights and dignity of others. Our Code of Conduct outlines prohibited actions.

The list of prohibited actions below is not totally inclusive of all inappropriate behaviors:

- Inappropriate attire. (See page 17 for dress policy)
- Angry or vulgar language, including swearing, name-calling or shouting.
- Physical contact with another person in any angry or threatening way.
- Any demonstration of sexual activity or sexual contact with another person.
- Harassment or intimidation by words, gestures, body language or any menacing behavior.
- Theft or behavior that results in the destruction of property.
- Carrying or concealing any weapons or devices or objects that may be used as weapons.
- Using or possessing illegal chemicals or alcohol on Y property, in Y vehicles, or at Y sponsored programs/events.
- Any other conduct of an inappropriate, threatening or offensive nature.
- Lying or misrepresentation in order to gain access to Y programs/services/centers.
- Loitering is not permitted in or outside the Y.
- Smoking is not permitted in or outside the Y. The Y and its properties are a smoke-free environment.
- The Y in Central Maryland conducts regular sex offender screenings on all members, participants, and guests. If a sex offender match occurs, the Y reserves the right to cancel membership, end program participation, and remove visitation access.

In addition, the Y reserves the right to deny access or membership to any person who has been accused or convicted of any crime involving sexual abuse; is a registered sex offender; habitually or excessively uses narcotics or dangerous drugs; has ever been convicted of any offense relating to the use, sale, possession, or transportation of narcotics or

habit forming and/or dangerous drugs; or continuously or excessively use intoxicating beverages. Members and guests are encouraged to be responsible for their personal comfort and safety, and to ask any person whose behavior threatens their comfort to refrain. If a member or guest feels uncomfortable in confronting the person directly, they should report the behavior to a Y associate or the Building Supervisor on duty.

Y associates are eager to be of assistance. Members and guests should not hesitate to notify a Y associate if assistance is needed. In order to be able to carry out these policies, we ask that members and guests identify themselves to Y associates when asked. The Y management team will investigate all reported incidents. Suspension or termination of Y membership or participation privileges may result from a determination by Y management at their discretion if a violation of the Y Member Code of Conduct has occurred.

DRESS POLICY

In order to respect the comfort and safety of everyone at the Y, we ask that all members and visitors follow our dress policy. In the interest of safety, only closed toe athletic shoes may be worn, along with comfortable tops and bottoms suitable for your fitness regime and our family environment. Clothing that expresses any profane or discriminating messages are prohibited, and clothing designed as undergarments is not allowed to be used in lieu of appropriate outerwear.

Bathing attire in the pool includes attire used for the purpose of swimming only. When using the pool, all swimmers must change from street clothes to swimming attire. Swimming attire must permit individuals to participate safely in programs. T-shirts over swimsuits are permitted, however undergarments, cut offs, and thong bathing suits are not. Religious requirements will be accommodated as long as safety of self and others is not compromised. Outdoor shoes are not permitted in the shower areas or pool deck.

All non-toilet trained children must wear swim diapers in the pool.

The Y reserves the right to make final decisions on what is appropriate and safe. We strive to create an environment that is safe and welcoming to all.

DRUG & ALCOHOL POLICY

The Y in Central Maryland is a drug, alcohol and tobacco free zone. The use of these substances is strictly prohibited in or around all Y locations and programs.

PERSONAL BELONGINGS

- The Y in Central Maryland is not responsible for lost or stolen property. It is recommended that you do not bring valuables with you to the Y. Lockers are provided for your daily use, but you must provide your own lock.
- For courtesy and safety, locks are not to be left on lockers overnight. If a lock is found on a locker at closing time, it will be cut off and the contents of the locker will be placed in the lost and found. The Y is not responsible for locks left on lockers or items found in lockers at closing time.
- Lost and found items will be held at the Y. If these items are not claimed they will be donated to a local charity. The Y in Central Maryland is not responsible for lost and found items.
- Gym bags and other large personal belongings are not permitted in the program areas as space may be limited.
- Members must provide their own towels.

CREDIT AND REFUND POLICY

1. If the Y cancels a class due to lack of enrollment or scheduling conflict, the participant will be issued a credit or refund in full.
2. If the participant cancels in writing or via email to customerservice@ymaryland.org more than 24 hours before the first class meeting, a 100% credit/refund may be given less a \$10 service charge.
3. Credit/refunds (less a \$10 service charge) will be given for the following:
 - a. If the participant notifies the Y in writing more than 24 hours before the second class meeting, a 75% credit/refund will be issued.
 - b. If the participant notifies the Y in writing less than 24 hours before the second class meeting, a 50% credit/refund will be issued.

No credit/refund will be issued after the second week of classes.

4. In cases of misconduct, credit/refunds will be given on a case-by-case basis.
5. Credit/refunds are not applicable to deposits or registration fees for programs such as child care, camp, etc. Credits can not be applied to monthly membership drafts.
6. Membership fees are non-refundable and non-transferable.
7. All refunds will be processed through the Association Office within a 30-day period.
8. Credits are good for one year.
9. If a fee-based class is cancelled by the Y, a proportionate credit will be applied to your Y account.

This credit/refund policy does not apply to Y Preschool, Before & After School Enrichment or Camp programs. Please see the departmental director regarding credit/refund policy for these programs.

MORE OPPORTUNITIES TO GET INVOLVED

There are countless ways for children, youth, families, adults and seniors to get connected with the Y, each other, and their community!

- Y Before & After School Enrichment programs
- Y Preschool
- Y Camp
- Free Family Fun events
- Annual free Healthy Kids Day event
- Run/walk in our annual Y Turkey Trot Charity 5K events or fundraise to support the event
- Volunteer or become a mentor
- Join Togetherhood, Y member-led community service
Email volunteer@ymaryland.org
- Youth and Government program
- Support the Y Campaign For A Better Us
- Group exercise classes
- Swim teams, youth or adult sports leagues and clinics
- Volunteer on our Community Leadership Boards
- Get one-on-one help from a Personal Trainer

To learn about these and other opportunities to get active, healthy, and more connected to your community, please stop by the Member Services Desk or go to ymaryland.org.

Thank you!

The Y in Central Maryland may amend, alter, add, or change any policy with our without notice to ensure the safety and comfort of our members, guests, and associates.





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